

# Saturday Morning Courier.

VOLUME 9, NO. 3.

LINCOLN, NEBRASKA, SATURDAY, DECEMBER 23, 1893.

PRICE FIVE CENTS

## OBSERVATIONS

One of the most remarkable things in connection with the trial of W. H. Irvine for the killing of C. E. Montgomery, was the apparently conclusive evidence that Irvine, up to a certain day in May, 1892, was as blind as a bat to his wife's relations with Montgomery. Things had been going on under his very nose that would have produced a small sized volcano in any ordinary man; but Irvine, who appears to be gifted with a particularly confiding nature, and who, notwithstanding the fact that he was a real estate dealer, is, so it would seem, as unsophisticated as one of Charles Egbert Craddock's mountain nymphs, pursued the even tenor of his way, blissfully happy. A great many people in this city were conversant with some of the details of Mrs. Irvine's life, and it was generally remarked at the time of the trial, that it did not seem possible that any man of ordinary intelligence could have been fooled so completely as Irvine asserted he was.

But if Irvine's ignorance of his wife's decidedly unconventional behavior appeared remarkable at the trial, when only the merest glimpse of her mode of life was afforded, what must it seem now, when the newspapers have boldly published statements of facts concerning the almost utter depravity of this woman that have been known to a good many people for some time, but which have hitherto only been referred to in public in the most vague manner!

Mrs. Irvine's audacity was as stupendous as her husband's innocence was unprecedented. No one has questioned the husband's devotion. If ever love was blind, his was. Mrs. Irvine was doing the most unheard of things, leading a life in this demure little city whose goodness Mayor Weir so eloquently proclaims, that would do credit to the ingenuity and fearlessness of the most accomplished members of the Parisian "crust of society," and Irvine, so they say, never had a suspicion.

The conclusion forces itself upon us that Irvine was either a consummate knave or a very foolish man. If he did know what was going on, then his killing of Montgomery, far from being an act of more or less justifiable vengeance, was nothing more nor less than cold blooded murder. On the other hand, if he did not know what kind of a life his wife was leading, he must have been inexcusably foolish. The evidence, so far as can be learned, seems to establish his utter blindness, and make him out too confiding. Those who know Irvine do not imagine that he would have condoned in the slightest degree her very peculiar conduct, but how he could have failed to be even suspicious of what so many people saw and knew, is something not easily explained.

This whole case from first to last has oozed with villainy, and it will be a good thing when it is all over.

Apropos of THE COURIER's reference last week to some of the objectionable features of public school education in this city and elsewhere the following editorial comment by the Philadelphia Times on an address delivered before the teacher's institute by Professor Brooks, is another evidence of the fact that reform in the methods of public school instruction is agrowing question:

Professor Brooks said, among other good things, that "the mind is not a cavity to be filled, but an activity to be developed. The mind is not like a cistern, to be filled with water, but rather like a living fountain, from which may be caused to flow the springs of knowledge to bless the world." No more truthful educational precept was ever uttered. But it is one thing to have correct ideas upon the subject of education and quite another to get them embodied in actual practice, as Dr. Brooks himself well knows. Right in the public schools of Philadelphia this admirable precept is violated every day, and the minds of thousands of school children are treated as if they were nothing but cisterns into which must be poured a little smattering of everything that can by any possibility be included in the term education. In the home the play hours of the children are devoted to memorizing lessons from text books, and even on the way to school the parrot-like repetition of lessons the overloaded memory refuses to retain can be heard by anyone with ears to hear. It is needless to add that from a mind overloaded until it resembles a water-logged ship, the springs of knowledge cannot by any possibility flow like a living fountain to bless the world. A mind crammed with facts that cannot be assimilated is not a trained mind and never can be. Cramming is the vice of our system of

public education and until there is a radical change in this respect it will remain an open question whether many of our schools do not injure, rather than benefit, their pupils.

Many parents in Lincoln are beginning to see the very serious defects of the system of instruction in vogue, and it is only a question of time when a thorough reformation will be demanded. A vast amount of money is being expended in the maintenance of the public schools in this city, and there is a broad suspicion, amounting to a firm conviction in the minds of a good many people, that from a maximum of outlay only a minimum of benefit is being realized.

The struggles of the evening papers in this city in their attempt to readjust the finances of the country furnish unlimited amusement for the public. Now it is the News that brings out some old theory of the clamorous for cheap money that is covered over with the cobwebs of time, and solemnly delivers itself of a wise discourse with all the pride of a discoverer, and now the Call with its addresses to Grover Cleveland, and its more or less insane guff about money lenders and Wall street. The two papers are always pounding away, airing their ignorance and their iconoclasm. Meanwhile the world and time and the money interests jog along in much the same manner as of yore, before the News and Call had sprung into existence and commenced their series of wise treatises.

Corporal Dan C. Cox, or Sam D. Cox, or what-d'ye-call'im, of the Call, in a particularly diverting editorial in which THE COURIER and its editor receive the corporal's most frantic and enthusiastic attention, very kindly tells us why the Call carries that brief address to President Cleveland at the top of its editorial columns. For which we are under the most enduring obligations to the corporal.

Corporal Cox's or Cox's explanations are about as clear as a cake of frozen mud. In a serious attempt to say something about the "gold bug contingent," and its prophecies that relief would follow immediately upon the repeal of the silver purchasing clause of the Sherman law, the corporal betrays an ignorance and fanaticism quite in keeping with the emanations of the editor of the other populist evening paper. There was a time, dear corporal, when sensible people predicted that the immediate passage of the repeal bill would afford great relief to the country. That was at the opening of the extra session of congress. If soon became apparent that inaction would be the order of the day, and after the bill had dragged along a couple of months, nobody expected to see any immediate beneficial effects from its passage. The "gold bugs and their lackeys" never prophesied that good times would result if the repeal bill were passed about the first of November.

The Call gets along very nicely in its discussions of the bottoms and kindred subjects, and we would advise Corporal Cox to stick to the bottoms for a while longer.

If Editor George P. Marvin, of Beatrice, should be found dead one of these days, Major Charles E. Magoon, of this city, would in all probability be held responsible for the deed, as Mr. Marvin referred to the major the other day as a "sort of second edition of Judge Cooley, of Omaha."

The New York Voice has just closed its voting contest for the "100 best known and most representative living prohibitionists in the United States," and Nebraskaans will no doubt thrill with pride when they learn that the name of Mrs. Ada M. Bittenbender appears twelfth on the list. Brer Wolfenbarger's is number ninety-seven. The list contains besides the names of such other distinguished persons as Helen M. Gougar, Sam Jones and Sam Small.

There was a very energetically contested prize fight in West Lincoln, a suburb to Mayor Weir's good town of Lincoln, Saturday night. About 300 sports witnessed the exhibition. It is understood that there is a movement now on foot in this city to invite Mitchell and Corbett to come to West Lincoln for their little set-to.

Chicago's palaces have just now an inappropriate environment. Says the New York Sun: "One of Charles Frohman's managers, who arrived in New York the other day from Chicago, said that when he went down to the station to take the morning train he saw a crowd of more than 2,000 men who had slept all night in the bitter cold, and around the city hall and the public

buildings which encircle that big edifice. The authorities had taken pity on some of the poor wretches and had admitted about 600 of them to the corridors and basement of the city hall, where they were sheltered from the bitter wind. Others lay like dogs on the pavement or huddled in any recesses which would shelter them from the wind. Two men in the doorway of the main edifice were joined by a third man, who took a brown paper parcel from his pocket and, opening it slowly, disclosed four sandwiches, which he had secured from the relief committee that morning. The instant the sandwiches were exposed to view there was a howl from a man across the doorway, and a moment later scores of men were struggling like maniacs for the food. When the uproar was finally quieted there was scarcely a crumb of bread or a shred of paper left, and the men slunk back to their corners or wandered dismally off, as though the fierce fight for a crumb of bread was merely an episode in an every-day tragical life."

The world's fair was not an unmixed blessing to Chicago. In view of the immense suffering in that city it would seem that a portion of those million dollar donations for an art museum ought to be diverted into the stomachs and on to the backs of the shivering, hungry thousands of homeless people in the world's fair city.

The following telegraphic dispatch appeared in a New York paper:

OMAHA, NEB., Dec. 12. In the same federal court in Omaha in which Charles Mosher, who, as president of the Capital National bank of Lincoln, was sentenced to the penitentiary for five years recently for stealing \$1,000,000, A. M. Deference, a South Dakota cowboy, was this week sentenced to the penitentiary for life for having stolen a single copper cent.

Two months ago Deference got tired of being out of work, and, concluding that Uncle Sam had more to spare than others, rode into Chadron, Neb., and held up the mail carrier. His crime netted him one cent. He was caught and has pleaded guilty. The statutes provide no lesser penalty for his crime than life imprisonment.

This is a very forcible illustration of the inequalities of the law. Is it any wonder that the courts and our legal system do not always receive the greatest respect of the people?

Major Calhoun observes that "the weekly press of this city is strong and well supported. No town in the country the size of Lincoln makes of it such a prominent feature." There is a distinctive field for the weekly paper, and it is doubtless a fact that in Lincoln the weekly press comes nearer being what it ought to be than in many places.

It is a question whether the gasoline stoves are not worse than the saloons. The saloons in Lincoln may have caused a good deal of suffering of one kind and another in the past year, but they have not been the direct cause of the death of twelve persons. The chief of the fire department says that a full dozen people have crossed over the border via the gasoline route in twelve months—one a month, and we presume he is accurately informed.

## MIGHTY MEAN.

He had offended her by some stupid act of his and she had vowed vengeance.

Yet he loved her just the same, and she, the enchantress, made herself lovely to him and he was blind.

He knew that woman-like she would forget her harsh words and forgetfulness was forgiveness.

So the daydreams into week's and the weeks into months and one evening he asked her to be his.

"Oh, George," she murmured, as she toppled over into his arms, and that was all George wanted to know.

The summer faded and the autumn grew upon the stem.

There was the fragrance of orange blossoms, the rich notes of the organ, the soft voice of the marriage celebrant and the twain were one.

Two hours later they were alone. He would have kissed her but she stood him off.

"Mr. Brown," she muttered hoarsely, "I swore once to be avenged. Today my vow is kept. You are my husband."

That was all. George thought it was a joke then, but after five years of being Mrs. Brown's husband he knew what a woman's vengeance might be and was.

Chicago used to keep it up With a persistence dire, Dating the history of the world "Before—or since—the fire!" She's changed her phrase a little but Her brag is made to wear; She merely dates all history now "Before—or since—the fair!"

## BUSINESS FIELD

J. W. McDonald, of the Clark & Leonard Investment company, returned this week from an extensive trip east, stopping in Chicago, Cincinnati, Washington, Baltimore, Philadelphia, New York, Hartford and Boston. His errand east was essentially a business one. Mr. McDonald is one of the keenest business men in the state, and a very able financier, and his observations on the financial and business situation on his return from the centers of financial and commercial activity will doubtless be read with interest and accepted as a truthful and intelligent representation of existing conditions.

"My trip was, on the whole, much more satisfactory than I anticipated," he remarked to a COURIER representative, "although I can assure you I bring back no glowing report of business revival or of any very important improvement in financial circles. My business was principally with large investors, and I found that while there will be no immediate movement of money to the west, or I might say, to Nebraska, there is a disposition to commence making loans as soon as possible. One or two large companies with whom I do business indicated to me that they expect to have money to loan here by the latter part of January, and I think that in sixty days there will be considerable eastern money available for real estate loans in this city and state."

"Just at this time of year the companies that send money to the west never have much ready money for loaning purposes. They are getting ready to close up the year's business, declare dividends, etc., and they have use for large sums at home. One large fire insurance company, whose office I visited, for instance, is accumulating money for the payment of a semi-annual dividend of 10 per cent, payable in January, which will take \$240,000. It is also a fact that money is comparatively scarce with these companies. It is a mistake to suppose that because the banks in New York have \$70,000,000 or \$80,000,000 on hand in excess of the legal requirements, money is generally plentiful with the insurance and other concerns that loan money. This is commercial money that is temporarily taken out of trade. The insurance companies can loan money only as they get it in, and the insurance business, like nearly everything else, has suffered in the last six months. The percentage of unpaid premiums and lapses has naturally increased, and the volume of new business has been small. So that the companies are not flush. Then there has been little of the outstanding money turned. Most of the maturing loans have been renewed."

"What is the feeling toward Nebraska? Well, the main trouble is that the people east are not as well informed as they should be. Nebraska unquestionably suffers on account of the company she keeps. There is a manifest indisposition to do business with Kansas, on account of the political conditions in that state, and easterners do not always understand that there is a radical difference between Kansas and Nebraska. But Nebraska's credit has risen since the last election, and there is generally a friendly feeling for this state. Eastern investors are not discriminating against us. They are restricting their operations in all directions, east and west, and when they are in a position to send out money again, the west, or the least western states, will receive their share. Yes, there is a disposition to slightly increase the rate of interest, but I do not know whether anything will come of this."

"Generally speaking business is much depressed throughout the country; and there is quite as much complaint east as there is west. The only advantage the east has over us, is that there they have accumulated capital to fall back upon. In the east they are lenders, and in the west we are borrowers, and hard times always fall with the most severity on the borrower. But, notwithstanding all this, there is, if anything, more complaint east than there is here. I did not find anybody who looked for any immediate expansion of business. Nearly all agree that there will be a gradual improvement. Some look for a material change for the better in three months, others in six months, and some do not think there will be any great change till next fall or winter."

"I think the most significant fact in connection with my trip was that in all my journeying, travelling with all sorts

and conditions of people on railroad trains, meeting representative men in the hotels and coming in contact with financiers and business men of many different grades—and I talked to every body—I only came across one democrat. I don't know what they had been before but only one man of all those whom I met, was a believer in democratic principles. And without exception all these agreed in saying that the present financial and business depression is due to the tariff. Of course there were many shades of opinion on the tariff question; but on the general proposition that democratic threats, and the prospect of democratic tariff tinkering, and the feeling of uncertainty engendered thereby, are the things that are keeping back the business revival, there is a unanimity of opinion. The threatened change in the tariff law is the one thing that now stands between us and prosperity."

"On the whole the outlook is not particularly alluring; but we have seen the worst of our troubles and there is no reason for discouragement in the prospect for the future. The improvement has commenced, and it will continue, and we have reason to hope that in a few months there may be a pronounced change for the better."

Some people may not understand very clearly just where the reported increase of Omaha's bank clearings in the last eleven months have come in, but we are told that "figures can't lie," and we cannot very well go back of the returns. The Omaha Excelsior says: "Out of twelve large western cities, Omaha and Duluth are the only ones that show an increase in bank clearings for the eleven months of 1893. That is certainly most flattering, for when Omaha shows an actual increase of \$4,500,000, while there is a falling off in Chicago of \$37,000,000, in Minneapolis of \$92,000,000, in St. Paul of \$55,000,000, in St. Louis of \$75,000,000, in Denver of \$70,000,000, and in Kansas City of \$25,000,000, it would seem as if Omaha wasn't in such a bad fix after all. These statements are looked after closely in the east, and this remarkable showing must be productive of a deal of thinking in those shrewd financial heads that sit on eastern shoulders. Omaha eight and a half million dollars ahead, and every other big town in this neck of woods away behind! And the chances are that Omaha will make even a better showing before the year is done."

A gentleman in this city who is thoroughly posted on the banking business throughout the state, referring to the statements of the Omaha bankers that state Treasurer Bartley has not treated the Omaha banks fairly in the matter of the disposition of state funds, remarked to a COURIER representative: "When THE COURIER remarked some weeks ago that the banks in Omaha invariably take all they can get and then ask for more, it wasn't made half strong enough. They are not satisfied unless they can get all there is. I happen to possess some definite information on the subject of the placing of the state money; but I cannot make it public for obvious reasons. But when a certain Omaha banker stated a few weeks ago that there was not \$50,000 of state money in all the banks of Omaha and South Omaha, and that the Lincoln banks have the largest share of these funds, he stated what was not true. The Omaha banks have been treated fairly by Mr. Bartley and they have no reason to complain. Had I been state treasurer during the past six months I don't think the banks in Omaha would have got a cent of state money. In this city, as is well known, the banks were more or less hard pressed on account of the collapse of the Capital National bank and of the general depression of business, but they nevertheless made every effort to take care of their patrons and rendered much valuable assistance where it was sorely needed. The business interests in this city and the country banks throughout the state were aided materially by the Lincoln banks. The banks in Omaha, on the contrary, did not make the slightest effort to afford relief, but locked up their vaults when they had from 30 to 50 per cent of their deposits in cash, and were absolutely cold blooded in their treatment of patrons. I would have placed the state money with the banks that were standing by the state and its business interests and left the Omaha institutions to take care of themselves."

The sale of \$300,000 of funding bonds of the city of Lincoln at a premium of four per cent is an encouraging indication of returning stability in financial conditions. When money goes into such strenuous competition for even gilt-edged investments it will not long

refuse other investments that are perhaps less safe, but which promise to pay a much larger rate of interest. The sale is also an indication that the credit of Lincoln is first class.—Lincoln Call.

W. M. Leonard has been appointed loaning agent for the Union Central Life insurance company, and has opened an office in the Burr block.

It is stated upon reliable authority that during the year now closing nearly 13 per cent of the entire railway mileage of the United States, representing over 12 per cent of the capitalization, has gone into the hands of receivers. During the two years 1892 and 1893 the companies for which receivers were appointed represent over 19 per cent of the mileage and nearly 16 per cent of the capital stock and bonds of all the railways in the country!

Says a writer in Town Topics: "I will go on record predicting that the Missouri Pacific, Burlington, Rock Island, St. Paul, Eastern Illinois and all of the Granger roads will make out comparatively better during the next twelve months than they did this year. Gross earnings may not be so large, but operating expenses will be much lighter so that the net results will be a great deal larger than laymen have any idea of. To my thinking, railroad stocks, especially those mentioned, are very cheap, and the only reason that can be advanced for their present ridiculously low selling price is that people have been scared out of their wits, and have been educated to believe that phantom difficulties are realities. When the financial equilibrium is fully restored, stocks will boom again. A good portion of the money now lying idle in the banks must be re-invested; the investment channels, principally those of Wall street, will carry off the congestion that is so conspicuous in the money market. Times are certain to be better in the near future. Everything points to this inevitable conclusion."

## THE SAGE'S GOOD ADVICE.

Once upon a time a sage whose wisdom had made him famous was stopped on the highway as he traveled about by a first-class article of young woman, who said:

"Oh, sage, my mind is troubled and I appeal to you for some fatherly advice."

"Usesunflower tea for the complexion!" replied the benign old man, as he patted her golden hair in a grandfatherly way.

"But it is not my complexion, oh, wise man. There is a young youth who says he loves me."

"I don't believe him," said the old man as he winked at the nearest telegraph pole.

"I wish to test his love and make sure of him before I give him my hand. How can I do it?"

"Has he offered to jump over a precipice for thee?"

"He has. He will precipitate himself at a moment's notice."

"Or throw himself into the river?"

"Yea, he will do that."

"Has he written you a letter in blood at midnight?"

"Six of them, oh, sage."

"And threatened to commit suicide if you refused him?"

"He has even bought six kinds of choice poisons, warranted to stand in any climate. Most any girl would be satisfied with these evidences, but I am not, and I therefore appeal to you."

"Thou hast a father?" queried the sage, as he stroked his long goatee.

"I hast," replied the maid.

"Then let him say unto William next time that young man appears that if he marries into the family he will be expected to support the old folks in first class style and pay up all back debts."

"And if he truly loves me?"

"He'll let you know all about it after the old man goes upstairs. Good bye, sissey, this is my busy day."

P. S. The girl subsequently married a grocery clerk, who plainly told her when the courtship began that he'd be hanged by gosh if he'd even precipitate himself down cellar for any woman who ever wore shoes.

Probably the last writing that Professor Tyndall penned was a brief sentiment in honor of the new year, and addressed particularly to Americans, prepared for McClure's magazine. This, and kindred communications from other eminent people, American English and French, will make one of the special features of the New Year's number. Among the contributors are Archdeacon Farrar, Max Muller, Emile Zola, Alexander Dumas, Henry M. Stanley, Professor Huxley, the Duke of Argyll, Charles A. Dana, Henry Irving, W. D. Howells and Cardinal Gibbons.